

# United Home Life/United Farm Family Life – Quick Product Reference

Product Type:	TOTAL PROTECTION SERIES			Whole Life	Whole Life	Whole Life	ACCIDENTAL DEATH
	Whole Life	Whole Life	Whole Life				
<b>Product Name:</b>	Express Issue Whole Life**	Express Issue Deluxe	Express Issue Premier	Guaranteed Issue Whole Life**	The Provider	Accidental Death Benefit Coverage	
<b>Description:</b>	Non-Med.; Graded Benefit; Endows at age 121	Non-Med.; Endows at age 121	Non-Med.; Endows at age 121	Guaranteed Issue; Graded Benefit; Endows at age 100	Non-Med.; Endows at age 121	AD Benefit 20 yr. Level Term	
<b>Minimum Face Amount:</b>	\$2,000 Face Amount	\$5,000 Face Amount	\$5,000 Face Amount	\$5,000 Face Amount	\$10,000 Face Amount	\$50,000 (3 Options: 50K, 75K, 100K)	
<b>Maximum Face Amount:</b>	\$25,000	\$50,000	\$100,000 ages 20-60 \$50,000 ages 61-80	\$10,000	\$150,000 ages 0-50 \$100,000 ages 51-60 \$50,000 ages 61-80	<b>\$100,000</b> (3 Options: 50K, 75K, 100K)	
<b>Issue Ages (Age Nearest Birthday):</b>	25-80 / 45-80 (CA)	20-80	20-80	45-75	0-80	18-60	
<b>Policy Fee:</b>	\$50.00 (Commissionable)	\$50.00 (Commissionable)	\$50.00 (Commissionable)	\$50.00 (Commissionable)	\$50.00 (Commissionable)	None	
<b>Underwriting Categories</b>	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Preferred Non-Tobacco Tobacco	Guaranteed issue except for hazardous avocations and DUJ's	
<b>Available Riders:</b>	None	- Accidental Death - min 10K - Child Rider	- Accidental Death - min 10K - Child Rider	None	- Waiver of Premium - Child Rider	Accidental Death is the "rider" attached to a small whole life product; AD has ROP feature at end of 20th yr.	
<b>Faxable App.</b>	YES	YES	YES	YES	YES	YES	
<b>Modal Factors</b>	Monthly(PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53	Monthly (PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53	Monthly(PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53	Monthly(PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53	Monthly(PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53	Monthly (PAC): 0.093 Quarterly: 0.27 Semi-Annually: 0.53	
<b>Special Features</b>	- 16 tables issued standard - Non-Med. - Simplified Issue - Graded death benefit @: Year 1: R.O.P. + 12% Year 2: R.O.P. +24% Year 3: Full death benefit - Point of Sale PHIs for all face amounts - Full death benefit paid in 1 <sup>st</sup> 2 yrs if accidental death occurs	- 8 tables issued standard - Non-Med. - Simplified Issue - Point of Sale PHIs for all face amounts - Immediate death benefit	- 4 tables issued standard - Non-Med. - Simplified Issue - Point of Sale PHIs for all face amounts - Immediate death benefit	- Guaranteed Issue - Graded death benefit: Year 1: R.O.P. + 6% Year 2: R.O.P. + 12% Year 3: R.O.P. + 18% Year 4: Full death benefit - Full death benefit paid in 1 <sup>st</sup> 3 yrs if accidental death occurs**	- Perfect for standard (and Preferred) risk clients - Preferred rate discount for good health and lifestyle - Point of Sale PHIs for all face amounts - Tele-App available - Extra benefits at no charge:** o Cancer Accel. Benefit o Common Carrier AD o Charitable gift donation o GIB for iss ages 0-17 o Terminal Illness	- ONE Underwriting question (about avocations) - Non-Med. - Simplified Issue - NO PHIs - ROP at end of 20th yr. - Face Amount Doubles in 20th yr.	

\*\*Not available in some states.

@In AR, KS, NV, PA; death benefit is 30% of initial death benefit in year 1, 60% of initial death benefit in year 2.

## IUHL & UFFL WEIGHT CHART

### *Male and Female*

Height	Weight cannot exceed the following		
	Provider Whole Life:	Premier Whole Life:	Deluxe Whole Life:
5'0	190 lbs.	210 lbs.	240 lbs.
5'4"	215 lbs.	240 lbs.	270 lbs.
5'8"	245 lbs.	270 lbs.	305 lbs.
6'0"	275 lbs.	305 lbs.	340 lbs.
6'4"	305 lbs.	340 lbs.	385 lbs.

**There are no HT/WT limitations for EIWL Graded.**

## **Personal History Interview**

We require Personal History Interviews on all Applicants applying for Total Protection Series III EIWL, Deluxe and Premier plans and the Provider plan, *regardless* of face amount. You have two options to accomplish these PHIs:

**Option 1:** We *strongly* suggest that you, the agent, initiate a point-of-sale (POS) interview from your client's home by calling **866-333-6557**. Tell the operator this interview is for UHL or UFFL and the Total Protection Series EIWL (graded benefit), Deluxe or Premier plan and hand the phone to your client. During the interview, the interviewer will conduct MIB and Prescription Drug searches to better determine your client's suitability for the product you've selected. Upon completion of the interview and based on the client's answers to the questions and results of the database searches, the interviewer will tell you whether or not the application should be sent to the Home Office. The advantage to you is to ***Know Before You Go*** whether this application has a good chance to be issued.

**Option 2:** If you want UHL or UFFL to order the PHI after you've completed the application with your client, indicate on the application's **NEW BUSINESS MEMO** cover page, the best time to reach your client; and, check the box to tell us you *did not* complete a POS PHI with your client.